



PATENT
Attorney Docket No. 05793.3076-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Eric Lee MUSSELWHITE et al.)	Group Art Unit: 3693
)	
Application No. 09/987,952)	Examiner: Stefanos KARMIS
)	
Filed: November 16, 2001)	Confirmation No.: 7893
)	
For: METHODS, SYSTEMS AND)	
ARTICLES OF MANUFACTURE)	
FOR PROVIDING FINANCIAL)	
ACCOUNTS WITH INCENTIVES)	

MAIL STOP: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed September 19, 2007, and pursuant to 37 C.F.R. § 1.116, Applicants file concurrently herewith a Request for Continued Examination (RCE) and amend this application pursuant to 37 C.F.R. § 1.114 as follows:

Amendment to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section of this paper.